

<i>SERFF Tracking Number:</i>	<i>UHLC-127067845</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>48187</i>
<i>Company Tracking Number:</i>	<i>CA25041ST (2/11)</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING/CA25041ST (2/11)</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-127067845 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 48187

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: CA25041ST (2/11) State Status: Filed-Closed  
Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton

Date Submitted: 03/08/2011

Disposition Date: 03/09/2011

Implementation Date Requested: On Approval

Disposition Status: Filed-Closed

State Filing Description:

Implementation Date:

## General Information

Project Name: ADVERTISING

Project Number: CA25041ST (2/11)

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Group Market Type: Association

Filing Status Changed: 03/09/2011

State Status Changed: 03/09/2011

Created By: Michelle Ambach

Corresponding Filing Tracking Number: CA25041ST (2/11)

Filing Description:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. The enclosed advertising is replacing material previously approved on 5/14/2010 under the Department's File Number: 45559. The material included within this filing is an Invitation to Inquire.

Please note that the Business Reply Card, MS2516ST, attached to CA25041ST (2/11) was previously approved on previously approved on 4/28/2010 under the Department's File Number: 45484 and is attached for positioning only (FPO).

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Overall Rate Impact:

Deemer Date:

Submitted By: Tammy Frederick

SERFF Tracking Number: UHLC-127067845 State: Arkansas  
 Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48187  
 Company Tracking Number: CA25041ST (2/11)  
 TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
 Plans 2010  
 Product Name: GROUP MEDICARE SUPPLEMENT  
 Project Name/Number: ADVERTISING/CA25041ST (2/11)

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director Susan\_J\_Cipollo@uhc.com  
 680 Blair Mill Rd. 215-902-8444 [Phone]  
 Horsham, PA 19044 215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut  
 185 Asylum Street Group Code: 707 Company Type: Life and Health  
 Hartford, CT 06103 Group Name: State ID Number:  
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

-----

## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: per component, 1 component = 50.00  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	03/08/2011	45374436

*SERFF Tracking Number:* UHLC-127067845 *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company *State Tracking Number:* 48187  
*Company Tracking Number:* CA25041ST (2/11)  
*TOI:* MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
*Product Name:* GROUP MEDICARE SUPPLEMENT  
*Project Name/Number:* ADVERTISING/CA25041ST (2/11)

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/09/2011	03/09/2011

*SERFF Tracking Number:* UHLC-127067845 *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company *State Tracking Number:* 48187  
*Company Tracking Number:* CA25041ST (2/11)  
*TOI:* MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
*Product Name:* GROUP MEDICARE SUPPLEMENT  
*Project Name/Number:* ADVERTISING/CA25041ST (2/11)

## Disposition

Disposition Date: 03/09/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-127067845 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48187  
Company Tracking Number: CA25041ST (2/11)  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT  
Project Name/Number: ADVERTISING/CA25041ST (2/11)

Schedule Form	Schedule Item	Schedule Item Status	Public Access
	SELF MAILER	Filed	Yes

SERFF Tracking Number: UHLC-127067845 State: Arkansas

Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 48187

Company Tracking Number: CA25041ST (2/11)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT

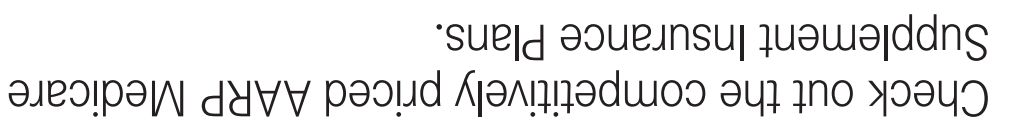
Project Name/Number: ADVERTISING/CA25041ST (2/11)

## Form Schedule

**Lead Form Number: CA25041ST (2/11)**

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/09/2011 T (2/11)	CA25041S	Advertising	SELF MAILER	Initial		45.000	CA25041ST (2-11) FPO.pdf

the 1990s, the number of people in the world who are undernourished has declined from 1.1 billion to 800 million. The number of people who are malnourished has declined from 1.5 billion to 1 billion. The number of people who are obese has increased from 100 million to 300 million. The number of people who are overweight has increased from 100 million to 300 million. The number of people who are obese and overweight has increased from 100 million to 300 million.



PRSRT STD  
U.S. POSTAGE  
**PAID**  
UNITEDHEALTHCARE

**Consider the only Medicare Supplement Insurance Plan that carries the AARP name.**

☐ **YES!** Please send me complete information about AARP® Medicare Supplement Insurance Plans, including benefits, costs, eligibility requirements, exclusions and limitations. Or call 1-[xxx-xxx-xxxx](tel:800-422-1248) code [xxx](#).

**Consider the  
only Medicare  
Supplement  
Insurance  
Plan that  
carries the  
AARP name.**

## Discover a plan with competitive rates. It could be a better fit than your current plan.

Are rising rates making you think twice about your current Medicare supplement insurance coverage? It's time to think about changing to an AARP® Medicare Supplement Insurance Plan, insured by UnitedHealthcare Insurance Company (UnitedHealthcare Insurance Company of New York, for New York residents). The rates are competitive and could help you save on your out-of-pocket health care expenses.

**An AARP Medicare Supplement Plan may be able to help.**

**Medicare Supplement plans offer standardized benefits you can rely on.  
Get the only one that carries the AARP name.**

Like all standardized plans, AARP Medicare Supplement Insurance Plans:

- Provide coverage for some or all of the expenses not paid by Medicare
- Provide benefits for Medicare Part A and Part B co-insurance. Some plans also provide benefits for the Part A and Part B deductibles
- Let you choose your own doctor, specialist and hospital that accept Medicare patients
- Feature limited out-of-pocket expenses when you see a doctor or go to the hospital

Plus, AARP Medicare Supplement Insurance Plans offer competitive pricing to fit your budget.

Some plans to note are:

- **Plan A**, a basic and competitively priced option
- **Plan C**, which covers Part A and Part B deductibles, as well as skilled nursing facility co-payments
- **Plan F**, a plan which has the benefits of Plan C and covers the difference between doctors' charges and what Medicare approves<sup>1</sup>

## These plans carry a nationally recognized name.

It's nice to know that you can choose a plan that carries the AARP® name. Find out if one of them is right for you.

## Consider a Medicare Supplement plan — it could help you save up to thousands in out-of-pocket expenses.<sup>2</sup>

To find out more about AARP  
Medicare Supplement  
Insurance, call today.

[ 1-XXX-XXX-XXXX ]  
(TTY: 711)

Monday to Friday, 7 a.m. to 11 p.m.;  
Saturday 9 a.m. to 5 p.m. EST



**Medicare Supplement Plans**  
insured by **UnitedHealthcare  
Insurance Company**

The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP doesn't make individual recommendations for health-related products, services, insurance or programs. You are encouraged to evaluate your needs and compare products.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents). Policy Form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in your state/area.

**Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.**

**This is a solicitation of insurance. An agent/producer may contact you.**

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, producers, representatives or advisors.

Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

<sup>1</sup> Under Pennsylvania and Ohio law, a physician may not charge or collect fees from Medicare patients which exceed the Medicare-approved Part B charge. In Texas, charges not to exceed any charge limitation established by the Medicare program or state law. In New York, excess charges are limited to 5%. Plan F pays benefits for excess charges when services are rendered in a jurisdiction not having a balance billing law.

<sup>2</sup> Medicare Payment Advisory Commission (MedPAC). A Data Book: Healthcare spending and the Medicare Program, June 2010 <<http://www.medpac.gov/documents/Jun10DataBookEntireReport.pdf>> (4 Oct, 2010) p. 16.



**Medicare Supplement Plans**  
insured by **UnitedHealthcare  
Insurance Company**



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 45 LEHIGH VALLEY, PA

POSTAGE WILL BE PAID BY ADDRESSEE

**UNITEDHEALTHCARE  
INSURANCE COMPANY**  
P.O. BOX 25601  
LEHIGH VALLEY, PA 18003-9905

